

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Gomes *et al.*Appl. No.: *To Be Assigned* (U.S. Nat'l Phase
of Int'l Appln. No. PCT/US2005/004135)

Int'l Filing Date: February 9, 2005

For: **System and Method Using
Enhanced Authorization Data to
Reduce Travel-Related Transaction
Fraud**Confirmation No.: *To Be Assigned*Art Unit: *To Be Assigned*Examiner: *To Be Assigned*

Atty. Docket: 2348.0130001

Information Disclosure Statement

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Listed on accompanying IDS Forms are documents that may be considered material to the examination of this application, in compliance with the duty of disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98.

Applicants reserve the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

This statement should not be construed as a representation that a search has been made, or that information more material to the examination of the present patent application does not exist. The Examiner is specifically requested not to rely solely on the material submitted herewith.

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IAP11 Rec'd PCT/PTO 09 AUG 2006

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This Information Disclosure Statement is being filed under 37 C.F.R. § 1.97(b) within three months of the date of entry of the national stage as set forth in 37 C.F.R. § 1.491 in an international application. No statement or fee is required.

Documents **US1** and **US2** were cited in the International Search Report for this application. The International Application Search Report is submitted herewith as Document **NPL1**. However, in accordance with 37 C.F.R. § 1.98(a)(2), copies of Documents **US1** and **US2** are not being submitted.

It is respectfully requested that the Examiner initial and return a copy of the enclosed IDS Forms, and indicate in the official file wrapper of this patent application that the documents have been considered.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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Date: August 9, 2006

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<p>Substitute for form 1449/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i></p>				Complete if Known	
				Application Number	<i>To Be Assigned (U.S. Nat'l Phase of Int'l Appln. No. PCT/US2005/004135)</i>
				Int'l Filing Date	February 9, 2005
				First Named Inventor	Kristin Hoyne Gomes
				Art Unit	<i>To Be Assigned</i>
				Examiner Name	<i>To Be Assigned</i>
Sheet	1	of	1	Attorney Docket Number	2348.0130001

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (If Known)			
US1		6,658,393 B1	12-02-2003	Basch <i>et al.</i>	
US2		2003/0225687 A1	12-04-2003	Lawrence	
US3					
US4					
US5					
US6					
US7					
US8					
US9					
US10					
US11					
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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)			
	FPI				
	FP2				
	FP3				
	FP4				
	FP5				
	FP6				
	FP7				
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Examiner Name	<i>To Be Assigned</i>				
Sheet	1	of	1	Attorney Docket Number	2348.0130001

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume issue number(s), publisher, city and/or country where published	T ²
	NPL1	International Search Report for International Application No. PCT/US2005/04135 mailed on February 28, 2006, 5 pages.	
	NPL2		
	NPL3		
	NPL4		
	NPL5		
	NPL6		
	NPL7		
	NPL8		
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	NPL10		

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